

Certificate Number: 03088-NJ-DE-039004883

Bankruptcy Case Number: 24-20264



03088-NJ-DE-039004883

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 27, 2024, at 10:49 o'clock AM CDT, steven A martin completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 27, 2024 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor